

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILLIAMSPORT DIVISION**

In re: CHRISTOPHER DEAN REID, SR.	§	Case No. 4:20-bk-01846
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/16/2020.
- 2) The plan was confirmed on 02/19/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/06/2024.
- 5) The case was completed on 04/25/2025.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,994.00.
- 10) Amount of unsecured claims discharged without full payment: \$306,423.60.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 58,987.98	
Less amount refunded to debtor(s)	\$ 100.38	
NET RECEIPTS		\$ 58,887.60

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,199.60	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,199.60
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KELLY M WALSH, ESQUIRE	Pri	0.00	NA	NA	3,500.00	0.00
ONEMAIN FINANCIAL	Sec	17,496.00	20,600.99	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,170.00	2,432.39	2,432.39	339.37	0.00
ECMC	Uns	11,692.00	11,485.30	11,485.30	1,602.47	0.00
ALLY FINANCIAL	Sec	12,440.00	13,570.64	0.00	0.00	0.00
INDEPENDENCE BANK	Uns	0.00	11,088.52	11,088.52	1,547.11	0.00
INDEPENDENCE BANK	Sec	0.00	138,144.44	1,405.45	1,405.45	0.00
INDEPENDENCE BANK	Uns	141,557.87	138,144.44	136,738.99	19,078.30	0.00
INDEPENDENCE BANK	Sec	0.00	103,777.68	0.00	0.00	0.00
INDEPENDENCE BANK	Uns	0.00	103,777.68	103,777.68	14,479.42	0.00
CAPITAL ONE BANK	Uns	11,111.00	11,466.09	11,466.09	1,599.79	0.00
CAPITAL ONE BANK	Uns	10,035.00	10,035.16	10,035.16	1,400.14	0.00
MIDLAND CREDIT MGMT;	Uns	9,174.00	9,559.19	9,559.19	1,333.73	0.00
M & T BANK	Sec	5,908.00	5,850.26	0.00	0.00	0.00
REGIONS BANK	Uns	8,911.00	8,355.55	8,355.55	1,165.78	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
M & T BANK	Sec	62,508.00	65,687.52	1,980.26	1,980.26	0.00
M & T BANK	Sec	0.00	65,687.52	65,687.52	5,256.18	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
M & T BANK	Sec	0.00	7,007.04	0.00	0.00	0.00
MELANIE WALZ SCARINGI,	Pri	0.00	NA	NA	0.00	0.00
SAMANTHA C WOLFE	Pri	0.00	NA	NA	0.00	0.00
MELANIE WALZ SCARINGI,	Pri	0.00	NA	NA	0.00	0.00
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
SERVICE 1ST FEDERAL CREDIT	Sec	21,000.00	NA	NA	0.00	0.00
CENT KEY FCU	Uns	1,696.00	NA	NA	0.00	0.00
CENTRAL CREDIT AUDIT	Uns	364.00	NA	NA	0.00	0.00
GEISINGER	Uns	1,395.86	NA	NA	0.00	0.00
JIM CARR	Uns	12,000.00	NA	NA	0.00	0.00
LENDING CLUB CORP	Uns	33,405.00	NA	NA	0.00	0.00
MEDICREDIT, INC	Uns	46.72	NA	NA	0.00	0.00
NORTHUMBERLAND EMERGENCY	Uns	187.21	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 67,667.78	\$ 7,236.44	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,405.45	\$ 1,405.45	\$ 0.00
TOTAL SECURED:	\$ 69,073.23	\$ 8,641.89	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,000.00	\$ 3,500.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,000.00	\$ 3,500.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 304,938.87	\$ 42,546.11	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,199.60	
Disbursements to Creditors	\$ 54,688.00	
TOTAL DISBURSEMENTS:		\$ 58,887.60

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/06/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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